

Fill in this information to identify the case:

Debtor 1 Sung Hwan Baek

Debtor 2 Kyung Hee Baek
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of Maryland
(State)

Case number 15-11881

Form 4100R**Response to Notice of Final Cure Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Real Time Resolutions, Inc. Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 3 9 7 9

Property address: 20500 Summersong Lane
Number Street

Germantown MD 20874
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 15,408.65
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 15,408.65

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 28 / 2015
MM / DD / YYYY

Debtor 1

Sung Hwan Baek & Kyung Hee Baek

First Name Middle Name Last Name

Case number (if known) 15-11881

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/Rose Velasquez

Signature

Date 11/12/2019

Print

Rose Velasquez

First Name

Middle Name

Last Name

Title

Senior Analyst

Company

Real Time Resolutions, Inc.

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number

Street

City

State

ZIP Code

Contact phone (888) 741- 1124Email bankruptcy@rtresolutions.com

Supplement Detailing the Status of the Post-Petition Payments Owed

Payments Owed					
Payment Date	No. of Payments	Payment Amount	Payment Date	No. of Payments	Payment Amount
2/28/2015	1	\$233.43	8/28/2018	1	\$315.05
3/28/2015	1	\$210.84	9/28/2018	1	\$314.96
4/28/2015	1	\$233.43	10/28/2018	1	\$308.60
5/28/2015	1	\$225.90	11/28/2018	1	\$326.74
6/28/2015	1	\$233.43	12/28/2018	1	\$316.20
7/28/2015	1	\$225.90	1/28/2019	1	\$330.81
8/28/2015	1	\$233.43	2/28/2019	1	\$338.21
9/28/2015	1	\$233.43	3/28/2019	1	\$250.93
10/28/2015	1	\$225.90	4/28/2019	1	\$338.21
11/28/2015	1	\$233.43	5/28/2019	1	\$327.30
12/28/2015	1	\$225.90	6/28/2019	1	\$338.21
1/28/2016	1	\$244.59	7/28/2019	1	\$327.12
2/28/2016	1	\$244.59	8/28/2019	1	\$337.28
3/28/2016	1	\$228.81	9/28/2019	1	\$335.06
4/28/2016	1	\$244.59	10/28/2019	1	\$313.40
5/28/2016	1	\$236.70			
6/28/2016	1	\$244.59			
7/28/2016	1	\$236.70			
8/28/2016	1	\$244.59			
9/28/2016	1	\$244.59			
10/28/2016	1	\$236.70			
11/28/2016	1	\$244.59			
12/28/2016	1	\$236.70			
1/28/2017	1	\$256.99			
2/28/2017	1	\$256.99			
3/28/2017	1	\$232.12			
4/28/2017	1	\$268.46			
5/28/2017	1	\$259.80			
6/28/2017	1	\$268.46			
7/28/2017	1	\$271.20			
8/28/2017	1	\$280.24			
9/28/2017	1	\$280.24			
10/28/2017	1	\$271.20			
11/28/2017	1	\$280.24			
12/28/2017	1	\$271.20			
1/28/2018	1	\$251.71			
2/28/2018	1	\$284.42			
3/28/2018	1	\$263.76			
4/28/2018	1	\$296.09			
5/28/2018	1	\$293.70			
6/28/2018	1	\$303.49			
7/28/2018	1	\$297.50			
			Total Owed:		
			\$15,408.65		

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND (GREENBELT)**

In re:)	
SUNG HWAN BAEK)	
KYUNG HEE BAEK)	
)	
)	CHAPTER 13
)	CASE NO. 15-11881
Debtors)	

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the within and foregoing RESPONSE TO TRUSTEE'S NOTICE OF FINAL CURE upon the following by depositing same in the United States Mail, addressed as follows, with sufficient postage attached.

**Robinson Sean Rowe
Rowe Weinstein & Sohn, PLLC
1401 Rockville Pike
Suite 110
Rockville, MD 20852**

**Timothy P. Branigan
Chapter 13 Trustee
9891 Broken Land Parkway
Suite 301
Columbia, MD 21046**

**Sung Hwan Baek & Kyung Hee Baek
20500 Summersong Lane
Germantown, MD 20874**

Dated 11/12/2019

By: /s/Rose Velasquez

Real Time Resolutions, Inc.
1349 Empire Central Drive, Suite 150
Dallas, TX 75247